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Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26, etc.

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Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26, etc.

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General Comment

We are a self-insured state health plan and we currently allow members to cover children who are not their own natural, adopted, or step children if the member shows that they are living with the child in a normal parent-child relationship. While natural, adopted, or step children do not have residency or financial support requirements, we know of no other way to demonstrate the parent-child relationship for the other children that members are allowed to cover. Is it permissible to use residency and financial support criteria for determining eligibility for these dependents that are not the member's child? If no support criteria are allowed, there may be no alternative but to restrict eligibility to the member's own child.